

Information to identify the case:

Debtor 1	<u>Sylvia Y Smith</u>	Social Security number or ITIN	xxx-xx-4306
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-32361-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sylvia Y Smith

12/9/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sylvia Y Smith
Debtor

Case No. 17-32361-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 09, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ Sylvia Y Smith, 14 Cherokee Drive, Galloway, NJ 08205-3735
517159994	Bank of America, KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
517159997	Celtic Bank, 121 Continental Dr Ste 108, Newark, DE 19713-4326
517160002	Genesis Bank, PO Box 4499, Beaverton, OR 97076-4499
517160009	Society Hill, 57 Greenwich Dr, Galloway, NJ 08205-3670
517321628	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517160010	State of New Jersey, Division of Taxation Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517159993	Email/Text: bankruptcy@pepcoholdings.com	Dec 09 2022 21:12:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517291019	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 09 2022 21:11:00	Bank of America, NA c/o, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948
517159995	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
519710605	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 09 2022 21:11:00	Carrington Mortgage Services, LLC, 1600 South Douglass Rd., Anaheim, CA 92806-5948
519710606	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 09 2022 21:11:00	Carrington Mortgage Services, LLC, 1600 South Douglass Rd., Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Rd., Anaheim, CA 92806-5948
517374444	+ EDI: BASSASSOC.COM	Dec 10 2022 01:53:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
517159999	EDI: WFNNB.COM	Dec 10 2022 01:53:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517160000	Email/PDF: creditonebknotifications@resurgent.com	Dec 09 2022 21:11:07	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517160005	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Macys, PO Box 8218, Mason, OH 45040-8218
517159996	Email/Text: BNSFN@capitalsvcs.com	Dec 09 2022 21:12:00	CCS First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478

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517160001	+ EDI: AMINFOFP.COM	Dec 10 2022 01:53:00	First Premier bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517160003	EDI: IRS.COM	Dec 10 2022 01:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517159998	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517160004	Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2022 21:11:10	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
517374234	Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2022 21:11:10	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517339772	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
517160006	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517197511	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517160007	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517160008	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	Onemain Financial, PO Box 1010, Evansville, IN 47706-1010
517308648	+ EDI: JEFFERSONCAP.COM	Dec 10 2022 01:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517365057	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517365068	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517160011	EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
517161446	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517189964	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 09 2022 21:11:16	U.S. Department of Housing and Urban Dev., 451 7th Street, S.W., Washington, DC 20410-0002
517361372	Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:28	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor BANK OF AMERICA N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kathleen M Magoon	on behalf of Creditor BANK OF AMERICA N.A. logsecf@logs.com, kathleenmagoon@gmail.com
Moshe Rothenberg	on behalf of Debtor Sylvia Y Smith moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8